

**REMARKS**

Claims 1, 2, 11 and 14-16 are pending in this application. Claims 1, 11 and 14 have been amended in order to more particularly point out, and distinctly claim the subject matter to which the applicants regard as their invention. Claims 17 and 18 are newly added. No new matter is involved.

The undersigned attorney wishes to thank the Examiner for the helpful interview held on December 19, 2007.

**Claim Rejections under 35 USC §102**

Claims 1-13 were previously rejected under 35 U.S.C. §102 as being unpatentable over Kitchen et al. (U.S. 6,289,322).

The present invention is a method and system for managing transactions between a buyer (1), financial institutions (13, 15 and 17) and suppliers (5). The buyer (1) can collectively manage information related to different types of commercial transactions. A calendar server (25) supplies a calendar screen to a buyer system (3). This calendar GUI screen has electronic invoices issued by a supplier system (7) that are sent to the buyer (1), and electronic deposit/withdrawal detailed statement of the buyer's deposit account issued by a banking system (13) placed in the spaces for the relevant dates of the calendar GUI screen. When the buyer (1) selects and approves any invoice on the calendar GUI screen, an instruction to pay the invoice is automatically sent to the banking system (13). The calendar server (25) further manages the status of each invoice ("opened", "payment request in progress", "paid"), and notifies the supplier system (7) and banking system (13) of this

invoice status. The calendar server (25) also receives news, such as advertisements, from the supplier system (7) and banking system (13), and selects news based on the buyer's consumption trends, and places this news in the spaces on the calendar GUI screen which pertain to dates that slightly precede dates on which buyer consumption has occurred.

Kitchen describes a method of electronically presenting billing information. A network server receives billing information from different billers. This billing information is stored so that it is associated with a particular payor. The payors may receive a notice of current billing information. Further, the payor may request a financial institution to pay a particular bill. This payment may be made by electronic funds transfer or by hardcopy check.

The Applicant's find themselves in disagreement with the Examiner regarding the differences between the present invention and that of the cited reference (Kitchen).

The present invention is characterized in having a mechanism for precisely finding, from among a plurality of unreconciled invoices, an invoice, the amount of which is deposited into the supplier account. Reconciling the invoices should be performed when it is detected that the invoice amount is deposited into the supplier account, and should not be performed just because a payment instruction is issued from the buyer. With this mechanism according to the present invention, the reconciling works performed by the supplier can be reduced significantly (i.e., convenience for the supplier can be improved).

On the other hand, the Kitchen reference (particularly, lines 56 - 67 in column 17, which is asserted by the Examiner) discloses a mechanism in which the buyer can manage whether or not the

payment instruction regarding each invoice is issued by the buyer. Specifically, the Kitchen reference discloses that the server displays a GUI (“buyer GUI” hereinafter) to the buyer, and when the payment instruction for an invoice desired by the buyer is received from the buyer on the GUI (see FIG. C). In other words, in Kitchen, if the payment instruction is issued from the buyer, the status of the invoice is changed to a status indicating that the payment has been made. Specifically, in the invention described in Kitchen, it is possible to detect an action of the buyer, that is, that the payment instruction has been issued by the buyer. However, the Kitchen reference does not disclose or suggest the mechanism for precisely finding, from among a plurality of unreconciled invoices, an invoice, the amount of which is deposited into the supplier account.

Basically, in the present invention, “the amount has been paid” means to the supplier that the invoice amount has been deposited into the supplier account. In the invention of Kitchen, on the other hand, “the amount has been paid” means to the buyer (payor) that the payment instruction has been issued by the buyer. These meanings are completely different from each other. Although it is possible for the supplier to understand that the payment instruction has been issued by the buyer, it is impossible to reconcile the invoice.

Therefore, the present invention and the invention of Kitchen are completely different.

The present invention is characterized as follows:

Specifically, by creating a transfer request telegraphic message having an invoice ID written on an invoice and transmitting the created transfer request telegraphic message to the first bank, the invoice ID is passed from the first bank to the second bank when the transfer processing is performed

between the banks, and the second bank transmits the invoice ID to the server or the supplier system, (see FIG. B). Accordingly, the supplier system or the server can find an invoice having the invoice ID, i.e., an invoice the amount of which is deposited into the supplier account, by searching the database for the received invoice ID as a retrieval key, and reconcile the invoice.

Kitchen does not disclose nor suggest that “the transfer request telegraphic message having the invoice ID is created and transmitted to the first bank”.

Therefore, withdrawal of the rejection of claims 1-13 rejected under 35 U.S.C. §102 as being unpatentable over Kitchen et al. (U.S. 6,289,322) is respectfully requested.

### **Conclusion**

In view of the aforementioned amendments and accompanying remarks, claims 1-18, as amended, are believed to be patentable and in condition for allowance, which action, at an early date, is respectfully requested.

If, for any reason, it is felt that this application is not now in condition for allowance, the Examiner is requested to contact the applicants’ undersigned attorney at the telephone number indicated below to arrange for an interview to expedite the disposition of this case.

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Preliminary Amendment filed with RCE

In the event that this paper is not timely filed, the applicants respectfully petition for an appropriate extension of time. Please charge any fees for such an extension of time and any other fees which may be due with respect to this paper, to Deposit Account No. 01-2340.

Respectfully submitted,

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Enclosures: RCE  
Petition for Extension of Time

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